

**GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE
CHECK LIST FOR DISABILITY INSURANCE**

COMPANY: _____
FORM NUMBER: _____

REGULATION	REQUIREMENTS	Reference /Page/ Paragraph
INDIVIDUAL CONTRACTS		
Chapter 16 of the Insurance Code of Puerto Rico	§ 1602(2)	The style, arrangement and overall appearance of the policy shall give no undue prominence to any portion of the text, and every printed portion of the text of the policy and of any endorsements or attached papers shall be plainly printed in light-faced type of a style in general use, the size of which shall be uniform and not less than ten-point with a lower case unspaced alphabet length not less than one hundred and twenty-point.
	§ 1602(3)	The exceptions and reductions of indemnity shall be set forth in the policy and, other than those contained in §§ 1605 to 1628 of this title, inclusive, shall be printed, at the insurer's option, either included with the benefit provision to which they apply, or under an appropriate caption such as "Exceptions" or "Exceptions and reductions", except that if an exception or reduction specifically applies to a particular benefit of the policy, a statement of such exception or reduction shall be included with the benefit provision to which it applies.
	§ 1602(4)	Each form, including riders and endorsements, shall be identified by a form number in the lower left-hand corner of the first page thereof.
	§ 1604	Except as provided in Section 11.130, each such policy delivered or issued for delivery to any person in Puerto Rico shall contain the provisions as specified in Sections 16.050 through 16.090 inclusive, in the words in which the same appear; except, that the insurer may, at its option, substitute for one or more of such provisions corresponding provisions of different wording approved by the Commissioner which are in each instance not less favorable in any respect to the insured or the beneficiary. Each such provision shall be preceded by the applicable caption shown or, at the insurer's option, by such appropriate individual or group caption or subcaption as the Commissioner may approve.
	§ 1605	Entire Contract Provision
	§ 1606	Time Limit on Certain Defense
	§ 1607	Grace Period
	§ 1608	Reinstatement Provision
	§ 1609	Notice of Claim Provision
	§ 1610	Claim Forms Provision
	§ 1611	Proof of Loss Provision
§ 1612	Time of Payment of Claims Provision	

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Chapter 16 of the Insurance Code of Puerto Rico	§ 1613	Payment of Claims Provision	
	§ 1614	Physical Examinations and Autopsy Provision	
	§ 1615	Civil Actions Provision	
	§ 1616	Change of Beneficiary Provision	
	§ 1617	Insurance with other insurers (provision of service or expense basis)	
	§ 1618	Insurance with other insurers	
	§ 1619	Relation of earnings to insurance	
	§ 1620	Except as provided in Section 11.130, no such policy delivered or issued for delivery to any person in Puerto Rico may contain provisions respecting the matters set forth in Sections 16.210 through 16.280, inclusive, unless such provisions are in the words in which the same appear in the applicable section; except, that the insurer may, at its option, use in lieu of any such provision a corresponding provision of different wording approved by the Commissioner which is not less favorable in any respect to the insured or the beneficiary. Any such provision contained in the policy shall be preceded individually by the appropriate caption or, at the insurer's option, by such appropriate individual or group caption or subcaption as the Commissioner may approve.	
	§ 1621	Change of Occupation (Optional)	
	§ 1622	Misstatement of Age (Optional)	
	§ 1623	Other insurance with same insurer (Optional)	
	§ 1624	Unpaid premiums Provision (Optional)	
	§ 1625	Cancellation Provision (Optional)	
	§ 1626	Conformity with State Statutes Provision (Optional)	
	§ 1627	Illegal Occupation Provision (Optional)	
§ 1628	Intoxicants and Narcotics Provision (Optional)		

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Chapter 16 of the Insurance Code of Puerto Rico		<i>Order of Certain Policy Provisions</i>	
	§ 1629	The provisions which are the subject of §§ 1605--1628 of this title, inclusive, or any corresponding provisions which are used in lieu thereof in accordance with such sections, shall be printed in the consecutive order of the provisions in such sections or, at the insurer's option, any such provision may appear as a unit in any part of the policy, with other provisions to which it may be logically related, provided the resulting policy shall not be in whole or in part unintelligible, uncertain, ambiguous, abstruse, or likely to mislead a person to whom the policy is offered, delivered or issued.	
	§ 1630	Third party ownership	
	§ 1631	Requirements of other jurisdictions	
	§ 1632	Age Limit	
	§ 1633	Family expenses disability insurance	
	§ 1634	Franchise plan disability insurance	
	§ 1635	Incontestability after reinstatement	
§ 1636	Effective date of standard provision and certain other sections - Two year periods		
Chapter 11 of the Insurance Code of Puerto Rico	§ 1114(2)	Spanish version of the individual policy form and other attached forms	
Ruling Letter N-AV-3-107-99 of April 6, 1999	Section 1	Each submission of Spanish translations must include a certification by an authorized representative of the insurer stating that each translated form is a true and faithful translation of the corresponding English form approved by our Department.	
		The certification that must be used for this purpose is included with the mentioned Ruling Letter.	
GROUP CONTRACTS			
Chapter 17 of the Insurance Code of Puerto Rico	§ 1701(3)	No group disability insurance policy shall be issued for delivery in Puerto Rico, unless it is in agreement with one of the descriptions contained in § 1401 of the Insurance Code of Puerto Rico of Puerto Rico.	

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Chapter 17 of the Insurance Code of Puerto Rico	§ 1702	No group and blanket disability insurance policy shall be issued for delivery in Puerto Rico, unless it contains substantially the same provisions of Sections 17.030 through 17.080, inclusive, or provisions that in the judgment of the Commissioner are more favorable to the insured persons, or which are, at least, equally favorable to the insured persons, and more favorable to the policyholder; Provided, however, That the provisions of Sections 17.060 and 17.070 shall not apply to policies issued in favor of a creditor to insure debtors of said creditor from disability, and that the uniform provisions required for the individual disability insurance policy shall not apply to group disability insurance policies. Provided, that Sections 16.090, 16.100 and 16.130 shall apply to contracts supplemental to life insurance and to endowment insurance or annuity contracts.	
	§ 1703	Grace Period Provision	
	§ 1704	Time limit for certain defenses	
	§ 1705	The policy shall contain a provision stipulating the conditions, if any, under which the insurer reserves to itself the right to require a person eligible for insurance to present evidence of individual insurability satisfactory to the insurer.	
	§ 1706	Issuance of Certificates	
	§ 1707	Conversion provision. This section shall apply only to group policies providing medical, surgical or hospital benefits or any combination of these benefits. Provided, That if said policy contains other benefits, the conversion privilege shall always be available for the benefits described in this provision.	
ADDITIONAL REQUIREMENTS			
Chapter 27 of the Insurance Code of Puerto Rico	§ 2725	<p>Insurers and Health Service Organizations are bound to include in every insurance application form and in every insurance claim form, a conspicuous and legible notice with the following information:</p> <p>“Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand (5,000) dollars and not more than ten thousand (10,000) dollars, or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.”</p> <p>Noncompliance of the provisions of this Section shall be about an administrative fine which shall be not be less than one (1,000) thousand dollars, nor greater than five thousand (5,000) dollars. Failure to include this notice on the indicated forms shall constitute a defense for the insured or the third party claimant to fail to comply with the provisions of this Chapter.</p>	
Rule L of the Regulation of the Insurance Code of Puerto Rico	§ 17(D)(1)	Notice related to policies or certificates which are not Medicare Supplement Policies.	

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Rule L of the Regulation of the Insurance Code of Puerto Rico	Appendix C	Disclosure Statements.Instructions for use of the disclosure statements for health insurance policies sold to Medicare beneficiaries that duplicate Medicare.	
LONG TERM CARE INSURANCE			
Chapter 66 of the Health Insurance Code of Puerto Rico (Law No. 194 of August 29, 2011)	§ 66.050	Extraterritorial Jurisdiction-Group Long Ter Care Insurance	
	§ 66.060	Disclosure and Performance Standards for Long Term Care Insurance	
	§ 66.070	Incontestability Period	
	§ 66.080	Nonforfeiture Benefits	
	§ 66.090	Producer Training Requirements	
NAIC Long Term Care Insurance Model Regulation		The insurer shall comply with the requirements of this regulation and its future amendments.	
Circular Letter No. 2007-1775-AV of June 15, 2007		As a requirement, the below certification must be completed, signed and included with the filing.	

CERTIFICATION

I _____ have reviewed or supervised the preparation of the above form(s) and certify that the same comply with all of the applicable requirements of the Disability Insurance Check List and that the filing does not contain dispositions previously disapproved or required to be corrected by the Office of the Commissioner of Insurance of Puerto Rico. I also acknowledge responsibility for the validity, accuracy and completeness of the contents of the transmittal letter and enclosures with this filing.

Signature: _____

Date: _____